

Information to identify the case:

Debtor 1 **Eleanor Eliza Cosgrove**

Social Security number or ITIN **xxx-xx-9859**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **16-20138-CMG**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Eleanor Eliza Cosgrove

8/26/16

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Eleanor Eliza Cosgrove
 Debtor

Case No. 16-20138-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 16

Date Rcvd: Aug 26, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2016.

db	+Eleanor Eliza Cosgrove, 9 Dogwood Road, Manahawkin, NJ 08050-4907
cr	+Fawn Lakes Condominium Association Section 1, Inc., Cutolo Mandel LLC, 151 Highway 33 East, Suite 204, Manalapan, NJ 07726-8635
516197593	+Fair Lakes Community Association, co Cutolo Mandel, 151 Highway 33 East Ste 204, Englishtown, NJ 07726-8635
516197595	+Hsbc Bank Nevada N., co Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4962
516197597	+Shellpoint Mortgage Se, 55 Beattie Pl Ste 110, Greenville, SC 29601-5115

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QDESTRAFFI.COM Aug 26 2016 22:28:00 Daniel E. Straffi, 670 Commons Way, Building I, Toms River, NJ 08755-6431
smg	E-mail/Text: usan.j.njbankr@usdoj.gov Aug 26 2016 22:36:18 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 26 2016 22:36:17 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516197590	EDI: CAPITALONE.COM Aug 26 2016 22:28:00 Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
516197591	+EDI: WFNNB.COM Aug 26 2016 22:28:00 Comenitycapital/Hlthip, Po Box 182120, Columbus, OH 43218-2120
516197592	+EDI: DISCOVER.COM Aug 26 2016 22:28:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
516197594	EDI: HFC.COM Aug 26 2016 22:28:00 HSBC, PO Box 80053, Salinas, CA 93912-0053
516197596	+EDI: CBSKOHL.S.COM Aug 26 2016 22:28:00 Kohls/Capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
516197598	+E-mail/Text: collector@twp.stafford.nj.us Aug 26 2016 22:36:27 Stafford TWP, Water and Sewer Utility Dept, 260 East Bay Ave, Manahawkin, NJ 08050-3328
516197599	+EDI: RMSC.COM Aug 26 2016 22:28:00 Synch/Lowes, Po Box 965005, Orlando, FL 32896-5005
516197600	+EDI: TDBANKNORTH.COM Aug 26 2016 22:28:00 Td Bank N.A., 70 Gray Rd, Portland, ME 04105-2299

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Daniel E. Straffi, 670 Commons Way, Building I, Toms River, NJ 08755-6431

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2016 at the address(es) listed below:

Daniel E. Straffi	dstraflil@comcast.net,	dstraffi@ecf.epiqsystems.com
Daniel E. Straffi	on behalf of Trustee Daniel E. Straffi	dstraflil@comcast.net,
	dstraffi@ecf.epiqsystems.com	
Denise E. Carlon	on behalf of Creditor	New Penn Financial LLC dba Shellpoint Mortgage
	Servicing dcarlon@kmlawgroup.com,	bkggroup@kmlawgroup.com
Hubert C. Cutolo	on behalf of Creditor	Fawn Lakes Condominium Association Section 1, Inc.
	hcutolo@cutololaw.com	
William H. Oliver, Jr.	on behalf of Debtor Eleanor Eliza Cosgrove	bkwoliver@aol.com

TOTAL: 5